

### Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

### Listing of Claims:

1. (Currently amended) A computer implemented method for authorizing transactions against an account for a transaction occurring over an internet site, the computer implemented method comprising:

associating an ~~transaction~~ account holder with a set of communication devices;

storing the set of communication devices with a set of corresponding identification numbers in a database for the ~~transaction~~ account holder, wherein each communication device from the stored set of communication devices is adapted to transmit a physical location of the each communication device;

associating a home ~~address~~ location with a given identification number for a single communication device, wherein the home ~~address~~ location corresponds to the home ~~address~~ location of a user on the ~~transaction~~ account holder, and wherein the single communication device is one of the stored set of communication devices;

receiving a transaction request for the transaction occurring on the internet site, wherein the transaction request comprises an account number associated with the ~~transaction~~ account holder and a merchant associated with the transaction;

obtaining a location of the ~~single communication device~~ merchant to form a merchant location;

responsive to receiving a unique character string from the account holder, changing the merchant location to the home location of the account holder;

comparing [[the]] a location of the single communication device with the home location of the ~~home address~~ account holder; and

responsive to detecting a match between the location of the single communication device with the home location of the ~~home address~~ account holder, authorizing the transaction occurring over the internet site.

2. (Currently amended) The computer-implemented method of claim 1, wherein [[the]] comparing [[of]] the location of the single communication device with the home location of the ~~home address~~ account holder is performed by an account service provider.
3. (Previously Presented) The computer-implemented method of claim 1, wherein the each communication device from the set of communication devices comprise a global positioning system device.
4. (Previously Presented) The computer-implemented method of claim 1 wherein the set of corresponding identification numbers comprise a telephone number associated with each communication device.
5. (Previously Presented) The computer-implemented method of claim 1, wherein the single communication device is a mobile phone.
6. (Previously Presented) The computer-implemented method of claim 1, further comprising:
  - determining whether the transaction is within a predefined credit limit.
- 7-20. (Canceled)
21. (Previously Presented) The computer-implemented method of claim 1, wherein the transaction occurring on the internet site is for goods or services.
22. (Canceled)

23. (Currently amended) A data processing system for authorizing transactions against an account for a transaction occurring over an internet site, the data processing system comprising:

a bus;

a communications system connected to the bus;

a memory connected to the communications system;

a processing unit connected to the memory, wherein the processing unit executes a set of instructions to associate an ~~an~~ transaction account holder with a set of communication devices; to store the set of communication devices with a set of corresponding identification numbers in a database for the ~~transaction~~ account holder, wherein each communication device from the stored set of communication devices is adapted to transmit a physical location of the each communication device; to associate a home ~~address~~ location with a given identification number for a single communication device, wherein the home ~~address~~ location corresponds to the home ~~address location of a user on the transaction~~ location of the ~~transaction~~ account holder, and wherein the single communication device is one of the stored set of communication devices; to receive a transaction request for the transaction occurring on the internet site, wherein the transaction request comprises an account number associated with the ~~transaction~~ account holder and a merchant associated with the transaction; to obtain a location of the ~~single communication device merchant~~ to form a merchant location; to change the merchant location to the home location of the account holder responsive to receiving a unique character string from the account holder; to compare ~~[[the]]~~ a location of the single communication device with the ~~home~~ location of the home-address account holder; and to authorize the transaction occurring over the internet site responsive to detecting a match between the location of the single communication device with the ~~home~~ location of the home-address account holder.

24. (Currently amended) The data processing system of claim 23, wherein ~~[[the]]~~ comparing ~~[[of]]~~ the location of the single communication device with the ~~home~~ location of the home-address account holder is performed by an account service provider.

25. (Previously Presented) The data processing system of claim 23, wherein the each communication device from the set of communication devices comprise a global positioning system device.

26. (Previously Presented) The data processing system of claim 23, wherein the set of corresponding identification numbers comprises a telephone number associated with each communication device.
27. (Previously Presented) The data processing system of claim 23, wherein the single communication device is a mobile phone.
28. (Previously Presented) The data processing system of claim 23, further comprising:  
determining whether the transaction is within a predefined credit limit.
29. (Currently amended) A computer program product stored on a recordable type computer readable medium for a transaction occurring over an internet site, the computer program product comprising:  
computer usable program code for associating an ~~transaction~~ account holder with a set of communication devices;  
computer usable program code for storing the set of communication devices with a set of corresponding identification numbers in a database for the ~~transaction~~ account holder, wherein each communication device from the stored set of communication devices is adapted to transmit a physical location of the each communication device;  
computer usable program code for associating a home ~~address~~ location with a given identification number for a single communication device, wherein the home ~~address~~ location corresponds to the home ~~address~~ location of a ~~user on the transaction~~ account holder, and wherein the single communication device is one of the stored set of communication devices;  
computer usable program code for receiving a transaction request for the transaction occurring on the internet site, wherein the transaction request comprises an account number associated with the transaction account ~~transaction~~ account holder and a merchant associated with the transaction;  
computer usable program code for obtaining a location of the ~~single communication device-merchant to form a merchant location~~;  
computer usable program code for responsive to receiving a unique character string from the account holder, changing the merchant location to the home location of the account holder;

computer usable program code for comparing ~~[[the]]~~ a location of the single communication device with the home location of the ~~home address~~ account holder; and

computer usable program code for responsive to detecting a match between the location of the single communication device with the home location of the ~~home address~~ account holder, authorizing the transaction occurring over the internet site.

30. (Currently amended) The computer program product of claim 29, wherein ~~[[the]]~~ comparing ~~[[of]]~~ the location of the single communication device with the home location of the ~~home address~~ account holder is performed by an account service provider.

31. (Previously Presented) The computer program product of claim 29, wherein the each communication device from the set of communication devices comprises a global positioning system device.

32. (Previously Presented) The computer program product of claim 29, wherein the corresponding set of identification numbers comprises a telephone number associated with each communication device.

33. (Previously Presented) The computer program product of claim 29, wherein the single communication device is a mobile phone.

34. (Previously Presented) The computer program product of claim 29, further comprising: determining whether the transaction is within a predefined credit limit.